


Wabash Plain Dealer

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TUESDAY,
JUNE 30, 2020

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Shining light on Wabash County since 1859.

Tomorrow's
weather **85** | **72** 



**Pulse
of Wabash**

Notice to readers

To reduce risks to our employees and community, the Wabash Plain Dealer is closed to the public until further notice. Payments may be dropped in the mail slot or called in. For news, call 260-225-4662 or email news@wabashplaindealer.com. For advertising, call 260-225-4947 or email tcampbell@pmgini.com. For circulation and customer support, call 260-563-2131. To bring you the most accurate information about the evolving COVID-19 pandemic, the Wabash Plain Dealer has decided to prioritize news content over sports stories since sporting events are canceled for the time being. The Wabash Plain Dealer is committed to providing the best product to its customers and appreciates the support during this time. Thank you.

Wabash County Museum open once again

The Wabash County Museum's new hours will be from 10 a.m. to 4 p.m. Tuesday to Friday and from 10 a.m. to 2 p.m. Saturday, 36 E. Market St. The education center located on the second floor of the museum will remain closed with a targeted opening date in early July.

Drive In Summer Music Series concludes July 1

The Honeywell Center Summer Plaza Music Series continues Wednesday, July 1 at the 13-24 Drive In, 890 N. Indiana 13. The Mississinewa Valley Swing Band is a community band, located in Grant County. The Swing Band is a 16-member ensemble that plays swing-era music at different area events. The event is free and open to the public, on a first-come, first-serve basis. Gates will open at 4 p.m. The performance will run from 5 to 7 p.m. For more information, visit 1324DriveIn.com/coming-soon/live.

Zay to honor Charley Creek Inn's centennial during July's First Friday

Organized by Wabash Marketplace, First Friday encourages the community to celebrate from 5 to 8 p.m. Friday, July 3 in downtown Wabash. There is a free concert on Miami Street featuring The Bulldogs at 7:30 p.m. Sen. Andy Zay, R-Huntington, will present a

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Wabash city fireworks planned for Saturday

WPD reminds citizens of legal consumer fireworks schedules

By **ROB BURGESS**
Wabash Plain Dealer Editor

Wabash city fireworks are set to begin at dusk Saturday, July 4, with a rain date of

Sunday, July 5, according to Capt. Matt Benson, Wabash Police Department (WPD) public information officer. Benson said according to Indiana fireworks law, a person may use fireworks on their property or have received permission from the property owner. "A person must be at least 18 years of age to possess

or use fireworks unless a responsible adult is present. Fireworks are not permitted on city property," said Benson. Benson said the times for legal consumer fireworks discharges are: ■ 9 a.m. to midnight on holidays including Memorial Day, Independence Day, Labor Day and New Year's

Eve. ■ Fireworks may be discharged between 9 a.m. and 11 p.m. on all other days. Benson said the WPD urges citizens to "use extreme caution when discharging fireworks." "Reckless behavior causing serious injury to someone else could lead to criminal prosecution," said Benson.

"The (WPD is) asking all citizens to be considerate of their neighbor's property when discharging fireworks. Close supervision of all children around fireworks will help prevent subsequent injury." *Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.*



Provided photo

Eric Larson, one of the directors of the Wabass Institute, prepares for the recital virtually.

Wabass Institute recital moves online

Honoring social distancing, the final performance of year available virtually

By **ROB BURGESS**
Wabash Plain Dealer Editor

The 2020 edition of the annual Wabass Institute has moved its final recital from the Honeywell Center to online, according to Morgan Ellis, public relations and marketing coordinator. "Due to the COVID-19 pandemic, Wabass Institute made the swift pivot to a virtual learning experience for the 2020 season," said Ellis. In its 13th year, Wabass Institute had notified all nine of its full scholarship

bassists in early February, before shelter-in-place orders. "We certainly miss having Wabass in Wabash this year," said Tod Minnich, CEO of the Honeywell Foundation, "but we are excited about all the new possibilities this year's virtual Wabass presents and sharing this amazing program with a much larger audience." Ellis said rather than cancel, as so many musical institutions were forced to do, "Wabass Institute is proud of the hard work its fellows have put into the program virtually despite the circumstances." "Wabass Institute is excited to showcase the full scholarship bassists in its virtual recital," said Ellis. Ellis said the Wabass Institute began as a dream of Artistic Director Ranaan Meyer, Harold Robinson and Eric Lar-

son. They developed the concept of a full scholarship double bass program. Emily Meyer, program director for the Wabass Institute, said they had already started conducting their selective audition process for this year's Wabass before COVID-19. "This year through a partnership with the Zhejiang Conservatory of Music, a student from the Hangzhou province in China will join the Institute. In total, the virtual experience will allow for more – more lessons, more impact, more sharing of knowledge, more masterwork of the double bass," said Meyer. To view Wabass Institute 2020 online, visit WabassInstitute.org/Events. *Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.*

Wabash County COVID-19 tests now over 2,000

ISDH adds five more local positive cases over the weekend

STAFF REPORT

Over the weekend, the Indiana State Department of Health (ISDH) added five more local positive COVID-19 cases, while the number of Wabash County tests topped 2,000. On Saturday, the ISDH added four new local positive cases, bringing the Wabash County total to 105, with 1,961 tests. On Sunday, the ISDH added another new local positive cases, bringing the Wabash County total to 106, with 2,048 tests. On Monday, the ISDH reported the same number of local positive cases, with 2,069 tests. The state still reported two local deaths. Statewide on Monday, the ISDH announced that 312 additional Hoosiers have been diagnosed with COVID-19 through testing at ISDH, the Centers for Disease Control and Prevention (CDC) and private laboratories. That brings to 45,228 the total number of Indiana residents known to have the novel coronavirus following corrections to the previous day's total. The intensive care unit and ventilator capacity remain steady. As of Monday, more than 40 percent of ICU beds and nearly 84 percent of ventilators are available. A total of 2,432 Hoosiers are confirmed to have died from COVID-19, an increase of 5 over the previous day. Another 192 probable deaths have been reported based on clinical diagnoses in patients for whom no positive test is on record. Deaths are reported based on when data are received by ISDH and occurred over multiple days. To date, 476,519 tests have

See **TESTS**, page A3

BMV fees to resume on July 1

You should complete your transactions now to avoid additional charges

STAFF REPORT

The Indiana Bureau of Motor Vehicles (BMV) reminds Hoosiers administrative penalty fees, or late fees, will resume Wednesday, July 1, according to a press release. "All Hoosiers with ex-

pired driver's licenses, permits, state identification cards and vehicle registrations need to complete renewal transactions before July 1 to avoid paying an administrative penalty fee. Title transactions and new vehicle registrations must also be completed before July 1," according to the release. "Administrative penalty fees were waived early in the COVID-19 public health emergency to aid Hoosiers and support the state's efforts to limit the

spread of the virus." The BMV resumed walk-in service on June 15. "Hoosiers can complete all transactions in a branch, except driving skills exams. Beginning in early July, individuals who had a driving skill exam canceled due to the public health emergency will be contacted to reschedule. The BMV anticipates opening new appointments for driving skills exams in late July,"

See **BMV**, page A3

Indiana 16 to close for pavement improvements

The road is expected to reopen in late July

STAFF REPORT

Contractors for the Indiana Department of Transportation (INDOT) will close Indiana 16 in both directions between Indiana 105 and County Line Road beginning on or after Monday, June 29 for pavement improvements, according to Scott Manning,

strategic communications director. During the closure, the official state highway detour will follow Indiana 105, Highway 24 and Indiana 13. Indiana 16 is expected to reopen by late July. "Drivers should slow down and be alert for works crews in the area of the closure," said Manning. For more information, visit in.gov/indot.

PULSE

From page A1

proclamation for Charley Creek Inn's 100th Anniversary before the concert starts. Other planned activities on Miami Street will include a local youth choir performing a tribute to law enforcement at 7 p.m. For more information, visit <https://www.charleycreekinn.com/charley-creek-inn-100th-anniversary> or www.wabashmarketplace.org or call 260-563-0975.

North Manchester July 4 fireworks move to high school

Manchester University is collaborating with Manchester Community Schools and the town of North Manchester to present the 2020 Independence Day Celebration and Fireworks Display on Saturday, July 4. The rain date is Sunday, July 5. The free celebration kicks off at 9 p.m. with the Manchester Civic Band. Families and individuals are encouraged to come early to find a spot, maintaining social distancing with those not in their households, and have a great time. Lawn chairs or blankets will make viewing more comfortable. Parking is available at Manchester High School, Manchester Administrative Building and Manchester Recreation Association. The Rotary Club of North Manchester will sell food, water and soft drinks. The North Manchester Fire Department will light up the sky over the high school baseball field at 10 p.m. with fireworks. For the safety of guests, no alcohol, sparklers or personal fireworks are permitted. Those taking pictures or posting to social media can use #MUJuly4 to share their pictures. There will be no speakers or children's activities this year.

Wabash County 4-H Fair schedule announced

Tuesday, July 7: 7:30 p.m. – Public Fashion Revue at Legacy Hall in the Honeywell Center.
Wednesday, July 8: 7 p.m.

10-year Member Recognition at the Honeywell Center.
Friday, July 10: 10 a.m. – Horse and Pony Show.
Sunday, July 12: 3:30 p.m. – Rabbit Show.
Monday, July 13: 10 a.m. – Beef Show; and 3 p.m. – Poultry Show.
Tuesday, July 14: 10 a.m. – Sheep Show; and noon – Meat Goat, Goat, and Pygmy Goat shows, in that order.
Wednesday, July 15: 1 p.m. – Dairy Show.
Thursday, July 16: 10 a.m. Swine Show, beginning with showmanship.
Saturday, July 18: 1 p.m. – Champion pictures; and 2:30 p.m. – Senior sweatshirt, Achievement and Parade of Champions.

'Blue Rally' planned to support law enforcement

A "Blue Rally" as a show of support for those who work in law enforcement is being organized for 6:30 p.m. Wednesday, July 8 at the Wabash County Courthouse steps. Confirmed speakers include Barbara Pearson, Wabash County Republican Party chair; Sen. Andy Zay, R-Huntington; Terry Brewer, Wabash city councilman; Tim Morbitzer, Victory Christian Fellowship pastor; and Emery McClendon, a tea party organizer from Fort Wayne. For more information, visit <https://tinyurl.com/y79ku58h>.

Blood donation opportunity scheduled for July 8

The Red Cross has scheduled a blood donation opportunity from 1 to 7 p.m. Wednesday, July 8 at the Richvalley Community Center, 56 W. Mill St.

Wabash Art Guild workshop approaching

The Wabash Art Guild is set to host an acrylics-painting workshop featuring Terry Pulley. The deadline for entries is Monday, July 6. The workshop itself is set for Thursday, July 9 at Wabash Christian Church, 110 W. Hill St. Set-up starts at 8:30 a.m. The class will begin at 9 a.m. with a break to eat a

bringing-your-own sack-lunch. The workshop will continue until about 3 p.m. For more information, call 574-453-6772 or email theartgiraffe@yahoo.com.

Blood donation opportunity scheduled for July 14

The Red Cross has scheduled a blood donation opportunity from 8 a.m. to 2 p.m. Tuesday, July 14 at the Wabash County 4-H Fairgrounds, 660 Gillen Ave.

North Manchester Center for History open once again

The North Manchester Center for History has reopened once again and has been selected by Indiana Humanities to host a Smithsonian-curated traveling exhibit called "Crossroads: Change in Rural America" as part of the Museum on Main Street program. The exhibition, which examines the evolving landscape of rural America, is on display through Friday, July 17 at 122 E. Main St., North Manchester. For more information, visit <https://museumonmainstreet.org/content/crossroads>






North Manchester Rotary grills up chicken July 18

The third annual North Manchester Rotary Grilled Chicken BBQ is set to last from 11 a.m. to 2 p.m. Saturday, July 18, in the parking lot in front of New Market, 1204 E. Indiana 114, North Manchester. A meal is two pieces of chicken, chips and a drink for \$7. A small meal is one piece of chicken, chips and a drink for \$5. It is drive-thru pickup only. Volunteers will wear masks and gloves. All proceeds from the event go to local organizations and causes.

Blood donation opportunity scheduled for July 21





The Red Cross has scheduled a blood donation opportunity from noon to 6 p.m. Tuesday, July 21 at the First United Methodist Church, 110 N. Cass St.

5-Day Weather Summary

 <p>Tuesday Scattered T-storms 87 / 71</p>	 <p>Wednesday Isolated T-storms 85 / 72</p>	 <p>Thursday Partly Cloudy 87 / 74</p>	 <p>Friday Partly Cloudy 88 / 71</p>	 <p>Saturday Mostly Sunny 87 / 70</p>
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Sun and Moon

Today's sunset 9:23 p.m.
Tomorrow's sunrise 6:20 a.m.

 <p>Full 7/5</p>	 <p>Last 7/12</p>	 <p>New 7/20</p>	 <p>First 7/27</p>
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Detailed Local Outlook

Today we will see mostly cloudy skies with a 50% chance of showers and thunderstorms, high temperature of 87°, humidity of 63%. Southeast wind 5 to 8 mph. Expect mostly cloudy skies tonight with a 50% chance of showers and thunderstorms, overnight low of 71°. Southeast wind 2 to 8 mph.

The doctors recap what we know about coronavirus

DEAR DOCTOR: Would you please consider doing a recap about the coronavirus – especially about how it spreads? There's a lot of information floating around, and it's getting hard to sort through the noise.

Elizabeth Ko & Eve Glazier
Ask the Doctors



DEAR READER: It's true that we've been deluged in recent months with coronavirus coverage. Whether in print, on TV, on the radio or online, the information ranges from accurate to speculative to deliberately false. All of this adds up not only to potential confusion, but also to mental fatigue. You're not alone in feeling overwhelmed by the topic. And to be honest, just running through the facts as we know them thus far will be helpful to us, as well.

Let's start at the beginning. The novel coronavirus goes by the name SARS-CoV-2, which stands for severe acute respiratory syndrome coronavirus 2. It's referred to as "novel" because it has never been seen in humans before. This means we have no acquired resistance or immunity to this particular virus. The disease that SARS-CoV-2 causes is known as COVID-19. COVID stands for "coronavirus disease," and the number 19 refers to the year that it first appeared, which is 2019. In fact, the first public information about the disease was released on Dec. 31, 2019, the last day of that year.

A growing body of evidence suggests the virus most commonly spreads via the tiny respiratory droplets we emit whenever we speak, cough, sneeze and breathe. These droplets can be inhaled, or may be transferred to the mucous membranes of the nose, mouth and eyes via touch. That's why washing your hands and not touching your face are both so important. This is also why the Centers for Disease Control and Prevention now recommends that people in public places wear facial coverings, which constrain the movement of the respiratory droplets we all release. Since not everyone infected with SARS-CoV-2 develops physical symptoms, it is possible

for these individuals to unknowingly transmit the virus. Again, that's why facial coverings for everyone are so important – you're protecting the people around you. The typical range of expelled respiratory droplets is less than 6 feet, which has led to the buffer zone we are now all asked to observe.

Symptoms of COVID-19 appear about two weeks after infection. They include fever, dry cough, tiredness and shortness of breath. Also common is a sudden loss of the sense of taste and smell. Patients also report headache, muscle aches, chills and chest pain. Although older adults and anyone with a serious underlying medical condition appear to be at higher risk of serious COVID-19 complications, it's possible for any-

one of any age to become ill. And the disease appears to have a broader scope than the pneumonia it's best known to cause. A rare inflammatory condition is now being seen in children. And in a number of adults, a range of adverse reactions brought on by sudden and unexpected blood clot formation have been reported. There is no cure for COVID-19 at this time. Anyone with symptoms should seek immediate medical care.

Eve Glazier, M.D., MBA, is an internist and associate professor of medicine at UCLA Health. Elizabeth Ko, M.D., is an internist and assistant professor of medicine at UCLA Health. Send your questions to askthedoctors@mednet.ucla.edu, or write: Ask the Doctors, c/o UCLA Health Sciences Media Relations, 10880 Wilshire Blvd., Suite 1450, Los Angeles, CA, 90024.



Community Marketing Grant

We are deeply committed to the community

The Wabash Plain Dealer has established a \$150,000 fund to help local business get back to full strength by subsidizing their marketing through matching grants. Area businesses can now apply for a grant to help them recover from the effects of the coronavirus crisis.

How Will It Work for My Business?

The fund is open to all locally owned and operated businesses impacted by the coronavirus, whether or not they are current advertisers. Grant money can be used for local Wabash Plain Dealer print newspaper and special product advertising between April 28 and June 30, 2020. Grants are available for a minimum of \$200 and a maximum of \$5,000 of matching funds each month. Eg: spend \$200 in advertising, we match with a grant of \$200 additional advertising dollars to equal \$400.

How Do I Apply?

To apply for a dollar for dollar matching advertising grant, applications must be submitted at: https://www.wabashplaindealer.com/site/forms/advertising_match/, click on the "How Do I?" tab and Apply for a "Matching Advertising Grant". The Wabash Plain Dealer will respond within 48 hours. A community newspaper is only ever as strong as the community it serves. We know businesses and workers are hurting, we're hurting too. But if we can pull together as a community, we can weather this.



Shining light on Wabash County since 1859.

READERS' CHOICE REPORTS

SUNDAY'S LOTTERIES

Cash 5
04-05-13-21-40
Estimated jackpot: \$361,500
Cash4Life
15-23-44-46-54, Cash Ball: 2
Daily Three-Midday
9-7-1, SB: 8
Daily Three-Evening
6-3-2, SB: 1
Daily Four-Midday
0-4-9-6, SB: 8
Daily Four-Evening
8-1-1-0, SB: 1
Mega Millions
Estimated jackpot: \$53 million
Powerball
Estimated jackpot: \$51 million

MONDAY'S METALS

Aluminum.....0.72
Copper.....2.72
Lead.....0.81
Zinc.....0.93
Gold.....1772.79
Silver.....17.82
Platinum.....818.80

AREA GRAIN

Estimated grain prices Monday at Indianapolis-area elevators: Corn: \$3.36. Soybeans: \$8.50.



Wabash Plain Dealer

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Newsroom

Office Hours: Monday-Thursday: 8 a.m. - 6 p.m. Walk-in hours are from 9 a.m. - 11:30 a.m. and 1 p.m. - 4 p.m.	Friday-Sunday: Hours vary Call: 260-563-2131 Email: news@wabashplaindealer.com
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(Please call in advance of your visit.)

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Obituaries

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John David ‘J.D.’ Wendt

April 26, 1946 – June 26, 2020

John David “J.D.” Wendt, 74, of rural Lagro, Indiana, died at 3:48 p.m., Friday, June 26, 2020 at Parkview Regional Medical Center in Fort Wayne, Indiana. He was born April 26, 1946 in Indianapolis, Indiana to John H. and Doris E. (Line) Wendt.

John was a 1965 graduate of Peru High School. He married Donna S. Tarter in Lagro, Indiana on October 7, 1973. John was a truck driver and equipment operator at Wendt LLC, in Wabash, since 1962.

He was a member of the Church of Christ at Wabash. He was also a mechanic and was always fixing things. John enjoyed spending time with his family and traveling to Florida.

He is survived by his wife, Donna S. Wendt of rural Lagro, two children, Mark A.



(Tiffany) Wendt of Watervliet, Michigan, and Denise S. Wisley of Cicero, Indiana, three grandchildren, Isaiah Wendt, Elijah Wendt, and Micah Wendt, all of Watervliet, two brothers, Mike (Donna) Wendt and Randy (Jill) Wendt, both of Wabash, and many nieces and nephews. He was preceded in death by his

parents and his brother, Jere Wendt.

Funeral services will be 10 a.m. Wednesday, July 1, 2020 at Grandstaff-Hentgen Funeral Service, 1241 Manchester Avenue, Wabash, with Tim Stewart officiating. Entombment will be in the Chapel of Remembrance Mausoleum at Memorial Lawns Cemetery, Wabash. Friends may call 4-8 p.m. Tuesday, at the funeral home.

In lieu of flowers, donations can be made to the Cancer Services of Northeast Indiana, 6316 Mutual Drive, Fort Wayne, IN 46825 or the American Lung Association, 115 W. Washington Street Suite 1180-South, Indianapolis, IN 46204.

The memorial guest book for John may be signed at www.grandstaff-hentgen.com.

Two northern Indiana counties take action on face masks

SOUTH BEND (AP) — Two adjacent northern Indiana counties have implemented or extended orders requiring people to wear face masks to impede the spread of the coronavirus.

Elkhart County’s health officer, Dr. Lydia Mertz, announced a new open-ended order beginning Tuesday at 12 a.m. requiring masks when 6-foot social distancing can’t be maintained indoors and in outdoor public areas. Also, all employees and customers in local businesses must wear masks, the South Bend Tribune reported.

The county has had nearly 3,000 confirmed coronavirus cases and 42 deaths.

Meanwhile, St. Joseph County’s public health officer, Dr. Robert Einterz, extended that county’s mask

order through Sept. 7.

“Given that there is no vaccine or medication available to prevent or treat COVID-19, measures such as hand hygiene, physical distancing and wearing face coverings are the most effective strategies to reduce the spread of respiratory droplets from infected persons to uninfected person,” the county’s new mask order states.

The mask order was due to expire Saturday. It requires face coverings for all people inside businesses and enclosed public spaces where social distancing of at least six feet can’t be maintained. It exempts people who can’t wear face coverings for health reasons.

The order also requires businesses to have hand sanitizer available at en-

trances for customers.

St. Joseph County has recorded more than 1,800 COVID-19 cases and 65 deaths.

A third northern Indiana county, LaGrange, implemented a mask order two weeks ago.

Gov. Eric Holcomb and other Indiana officials have recommended face masks as a means to slow the spread of COVID-19 but have stopped short of requiring them. Public practice across the state in wearing face masks has been spotty.

The U.S. Centers for Disease Control says the main purpose of wearing a cloth face covering is to avoid spreading the virus to others. People infected with the virus may not show symptoms for several days.

Walter Francis McCormack, Jr.

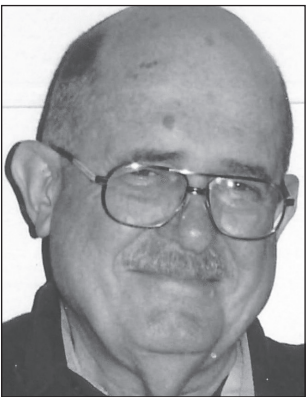
March 28, 1929 – June 26, 2020

Walter Francis McCormack, Jr., 91, of Spiceland, IN passed away Friday, June 26, 2020 at Timbercrest Senior Living Community in North Manchester, IN.

He was born March 28, 1929 to the late Walter and Lola (Wechter) McCormack.

Walter moved from New Castle to Spiceland when he was in 6th grade where he lived until moving to Timbercrest seven years ago.

His life has been an inspiration to his family and many others as he overcame polio at age sixteen and completed the Eagle Scout level as a teen. He then went on to have a career teaching English and math at Spiceland and Tri Junior-Senior High schools as well as freshman English at Ball State University. He has been a mentor to many and has received many awards and expressions of appreciation from family, students and colleagues for his wisdom, inspi-



ration and guidance.

He was a member of the Spiceland Friends Church. His hobbies included reading, travel, family time and especially woodworking. He enjoyed refinishing antiques, caning chairs and making Shaker boxes.

He was married to the love of his life, Jo Ann (Coffin) McCormack for 68 years who died in 2019. He is survived by children, Frances “Frankie” (Gary) Dawson, Sally (Marc)

Wilson, and Kevin (Robert) McCormack; grandchildren Shannon Smith, Shelly Boone, Esther McDivitt, Aaron Dawson, Nathan Dawson, Sara Wilson, Ian Wilson, Tristram McCormack, Caitie McCormack; and 19 great-grandchildren.

In addition to his parents, he is preceded in death by a sister Martha McCormack.

Services will be at 2:30 p.m. Wednesday, July 1, 2020, at Hinsey-Brown Brown Funeral Service in New Castle with Sid Martin officiating. Burial will be at Circle Grove Cemetery. Visitation will be from 12-2:30 p.m. prior to the service. Memorial contributions may be sent to the Wilbur M Coffin Memorial Fund, c/o Henry County Community Foundation, P.O. Box 6006, New Castle, IN 47362.

You may express condolences or share a memory of Walter at www.hinsey-brown.com.

Betty Marie Lengel

Aug. 8, 1926 – June 27, 2020

Betty Marie Lengel, 93, of Wabash, Indiana, died at 11:40 p.m., Saturday, June 27, 2020 at Visiting Nurse and Hospice Home in Fort Wayne. She was born August 8, 1926 in Wabash, to Frank and Mae (Pattee) Burke.

Betty married Leon Lengel Jr. in East Pemming, Michigan on July 17, 1943; he died November 21, 2019. She was a homemaker, was a private housekeeper, and also worked at U.S. Gypsum. Betty was a member of the Wabash Church of the Nazarene. She enjoyed reading, crocheting, camping, and spending many years at Long Lake. She also enjoyed spending time with her family.

She is survived by two children, Larry (Debbie) Lengel of North Manchester, and Sue (Bill) Bilbee of Wabash,



five grandchildren, Jeff (Kris Steele) Figert, Heather (John) Ziko, and Julie (Vince) Holley, all of Wabash, Michael (Kim Rowe) Figert of Urbana, and Megan (Joseph Michael) Petro of LaFontaine, nine great-grandchildren, Mitch (Sylvia) Figert, Jacob Figert, Wyatt Brown, and Alexis Hyden, all of Wabash, Chris (Chelsea) Figert of Muncie,

Indiana, Grant Petro, Bailey Petro, and Madison Petro, all of LaFontaine, and Breklon Salyers of Urbana, and four great-great grandchildren, Haylee, Hayden, and Haynes Figert, all of Wabash, and Palmer Figert of Muncie. She was also preceded in death by her parents, six brothers, and two sisters.

Private services will be at Grandstaff-Hentgen Funeral Service, 1241 Manchester Avenue, Wabash, with Pastor Kirk Johnson officiating. Burial will be in Memorial Lawns Cemetery, Wabash. Friends may call 4-6 p.m. Thursday, July 2, 2020, at the funeral home.

Preferred memorial is Wabash County Museum.

The memorial guest book for Betty may be signed at www.grandstaff-hentgen.com.

Patricia Ann Sweet

Sept. 14, 1932 – June 26, 2020

Patricia Ann Sweet, 87, of rural Wabash, Indiana, died at 11:06 p.m., Friday, June 26, 2020 at Parkview Wabash Hospital. She was born September 14, 1932 in Wabash County, to Russell L. and Wildus Leona (Tyner) Howard.

Patty was a 1950 graduate of Somerset High School. She married Dale Gene Sweet in Wabash County, Indiana on March 30, 1951; he died December 4, 1989. She was a homemaker and a farmer’s wife. Patty was a member of the College Corner Brethren Church, the Women’s Mis-



sionary Society, and the Cozy Homemaker Home Ec Club. She enjoyed going to garage sales and watching QVC on television.

She is survived by six children, Rick (Debbie) Sweet, Gary (Fay) Sweet, and Tamie (Steve) White, all of Wabash, Angie (Bruce) Moore of Cedar Park, Texas, Tracy (Rob) Martin of Amboy, Indiana, and Deb (Ron) Brock-Johnson of Lodi, Wisconsin, 14 grandchildren, 19 great grandchildren, two great great grandchildren, brother, Charles Howard of Fort Pierce, Florida, and her sis-

ter-in-law, Beverly Howard of Marion, Indiana. She was also preceded in death by her parents, and her brother, Myrval Howard.

Funeral services will be 10 a.m. Thursday, July 2, 2020 at Grandstaff-Hentgen Funeral Service, 1241 Manchester Avenue, Wabash, with Pastor Billy Hesketh officiating. Burial will be in Mississinewa Cemetery, Somerset. Friends may call 3-7 p.m. Wednesday, at the funeral home.

Preferred memorial is College Corner Brethren Church.

The memorial guest book for Patty may be signed at www.grandstaff-hentgen.com.

Arizona shuts down bars, pools

PHOENIX (AP) — Arizona’s governor ordered bars, nightclubs and water parks to close again for at least a month starting Monday night – a dramatic about-face as coronavirus cases surge in the Sunbelt.

Republican Gov. Doug Ducey also ordered public schools to delay the start of the classes at least until Aug. 17. Many districts planned to start the school year in late July or early August. Both orders can be extended.

Arizona emerged from stay-at-home order in mid-May, but infections have since begun spiking. On Sunday, it reported 3,858 more confirmed coronavirus cases, the most in a single day for state and the seventh time in recent days that the daily toll surpassed the 3,000 mark.

While Ducey has urged Arizonans to keep their distance from one another in public, he refused to issue a statewide order to wear masks and until recently resisted calls by some cities to allow them to require masks.

Most Arizona bars and nightclubs reopened when the stay-at-home order lifted, and scenes of packed clubs and bars were common. Pools at hotels and motels and municipal pools are also being shuttered, as are gyms, movie theaters and a popular tubing location on the Salt River east of metro Phoenix.

Arizona’s move comes as many states in the South and West are seeing a new surge of infections as businesses reopen and warmer weather draws people together. Places such as Texas, Florida and Califor-

nia are also backtracking, closing beaches and bars in some cases.

It also comes less than a week after President Trump visited the Arizona-Mexico border and held a rally in Phoenix in which few people wore masks.

Since Arizona began seeing a rise in cases, hospitals around the state have begun activating surge plans to increase their capacity to treat coronavirus patients.

If the closure order isn’t extended and the businesses are allowed to reopen at the end of July, local health officials and law enforcement will be able to enforce strict social distancing and limit how many people can enter.

Private pools at apartment complexes can remain open, but they must limit gatherings to no more than 10 people.

Florida cities are closing beaches

ST. PETERSBURG, Fla. (AP) — Hundreds of people lined up at coronavirus testing sites around Florida on Monday, as the state remained in the virus’s grip.

St. Petersburg Police said on Twitter that a testing site located at Tropicana Field – where the Tampa Bay Rays baseball team normally plays – closed early because it was at capacity, shortly after 8 a.m.

The site ran out of tests, officials said. More than five hundred people lined up in their cars for testing. Police said the Florida Department of Health and BayCare, a hospital system asked people to “try again” when testing resumes Tuesday at 7 a.m.

In Jacksonville, more

than 300 cars lined up for testing at the TIAA Bank Field, where the NFL Jaguars play. The city’s leaders on Monday enacted a mandatory mask requirement for public & indoor locations, and “in other situations where individuals cannot socially distance.” The requirement begins at 5 p.m. Monday.

Beaches and bars in South Florida are closing, just days before the normally busy Fourth of July weekend. Monroe County, which comprises the Florida Keys, said Monday it would close beaches. Fireworks shows have also been canceled in several cities, and some attractions are closing their doors as well.

The Florida Depart-

ment of Health reported on Monday more than 5,400 new confirmed cases of COVID-19 and three deaths. In total, the state now has more than 141,000 confirmed coronavirus cases and more than 3,400 deaths. Florida is second only to Arizona in new cases per capita, with about 300 per 100,000 people over the past two weeks.

The Republican National Convention is scheduled to be held in Jacksonville in late August. A group of nearly 500 Florida-based doctors – many from northeast Florida – signed an open letter to Jacksonville Mayor Lenny Curry calling for the Republican National Convention in Jacksonville to be postponed.

BMV

From page A1

according to the release. “BMV branches continue to adhere to CDC guidelines to protect customers and employees. The number of people permitted in a branch at one time is limited and determined

by the size and design of the location. Appropriate spacing is marked outside branches to accommodate all customers until they can enter for their transaction. Customer-facing BMV team members are required to wear masks and customers visiting a branch are encouraged to do the same. Hoosiers are encouraged

to complete transactions online through myBMV whenever possible. Individuals may also visit a BMV Connect kiosk, call the contact center, or return registration renewals through USPS using pre-printed forms.”

For more information about this state agency, visit in.gov/BMV.

TESTS

From page A1

been reported to ISDH, up from 470,535 people on Sunday.

ISDH is hosting free

drive-thru clinics, including:

- 8 a.m. to 8 p.m. through Thursday, at Team Rehab, 223 Chicago Ave., Goshen.
- 8 a.m. to 8 p.m. Tuesday through Thursday, at

the North Side Gymnasium, 300 Lawrence St., Elkhart.

To find additional testing locations, visit www.coronavirus.in.gov and click on the COVID-19 testing information link.

Opinion

SPEAK UP

How to contact your legislators:

U.S. Sen. Todd Young, R-Ind.
B33 Russell Senate Office Building
Washington, D.C. 20510
1-202-224-5623
<http://young.senate.gov/contact>

U.S. Sen. Mike Braun, R-Ind.
B85 Russell Senate Office Building
Washington, D.C. 20510
202-224-4814
<http://braun.senate.gov/>

U.S. Rep. Jackie Walorski, R-District 2
419 Cannon House Office Building
Washington, D.C. 20515
202-225-3915

State Sen. Andy Zay, R-District 17
Indiana Senate
200 W. Washington St.
Indianapolis, IN 46204
1-800-382-9467
Senator.Zay@iga.in.gov

State Rep. David Wolkins, R-District 18
Indiana House
200 W. Washington St.
Indianapolis, IN 46204
1-800-382-9841
h18@in.gov

To email any Indiana lawmaker, go to this website: www.in.gov/cgi-bin/legislative/contact/contact.pl

LETTERS GUIDELINES

The Wabash Plain Dealer encourages your letters to the editor forum, which is designed to be a forum for exchange of ideas between readers about issues of community importance.

Please sign your letter. Your name will be used with the letter that is published in the Plain Dealer. Your letter will be returned if it is your desire to remain anonymous.

Since we may want to write or call you to verify the letter, we ask that you include your address and telephone number. All our letters to the editor are published in the interest of fair play, so we trust our letter writers will refrain from personal attacks on other persons or groups.

A letter should be less than two pages long, preferably of double-spaced typing.

In order to give everyone an opportunity to participate in this exchange of ideas, please try to limit your letters to one per month per household.

To submit a letter, please write the Wabash Plain Dealer at 99 W. Canal St., Wabash, IN 46992.

Letters also may be hand-delivered to the newspaper office, 99 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplainedealer.com with "Letters to the Editor" in the subject line.



DAILY SCRIPTURE

Love is patient and kind; love does not envy or boast; it is not arrogant or rude.

1 Corinthians 13: 4

OUR TAKE

Face masks work; they need to be mandatory

The nation is five months and more than 120,000 lives into its worst disease outbreak in a century and, short of a vaccine or cure, only a few effective tools remain for staving off new coronavirus infections. Americans can recite them by heart. Wash your hands frequently. Stay at least 6 feet from others. And wear a face mask.

These low-tech measures have taken on even greater urgency since stay-at-home orders have been relaxed for a nation with isolation fatigue and people return to work and play, to protest and rally. The consequent spike in cases has been alarming, with 25 states reporting increases, including a near doubling in one week of new COVID infections in Arizona, Florida and Texas.

Of the available anti-infection steps, face masks are the most effective and important. "My mask protects you; your mask protects me," has become the mantra among public health officials. Yet, sadly, masks have become yet another controversial cultural schism in a riven nation.

"It is heartbreaking to see that (wearing masks) has become somehow a political statement, because that never should have happened," Dr.

Francis Collins, director of the National Institutes of Health, told the Editorial Board on Tuesday. "This is really about public health, and it shouldn't matter exactly what your politics are."

To be sure, some of the messaging about masks has been confusing. At the outset of the outbreak, mask wearing was discouraged, in part because of a shortage of equipment for health care workers on the front lines. But with scientists now aware that COVID-19 is frequently spread by people before they show any symptoms, the Centers for Disease Control and Prevention and the White House coronavirus task force urge the wearing of face coverings. The nation's top infectious disease expert, Dr. Anthony Fauci, wore a mask to congressional testimony Tuesday as a "symbol for people to see that that's the kind of thing you should be doing."

The latest research estimates that, in states where masks are required, some 230,000 to 450,000 infections might have been averted; infections in Germany were cut by 40 percent because of masks; and face coverings deflect 90 percent of exhaled breath that can infect others with viral

droplets. In Asian countries such as China and Japan, where the wearing of masks has been strictly enforced or is a cultural norm, COVID death rates have been far lower than in the United States.

Good leaders lead by example, but President Donald Trump has only stoked the furor over masks with his stubborn refusal to wear a face covering in public. The ripple effect has been predictable. Communities have backed off on mandating masks, in some cases after death threats were received.

But cities like Miami and states like California are pushing forward with requiring them, and police in some locales are starting to write citations for people who flout the rules.

With what Fauci called "a disturbing surge" in infections, it's time more states and communities began requiring that they be worn in public areas, particularly indoors, and preserving the option to fine those who ignore warnings.

If cigarette smoking can be restricted as a health hazard, it's no less provocative to require face coverings to prevent another serious illness.

This editorial was first published in USA Today.

America's 'critical period' redux?

The Supreme Court justices might be bemused, or depressed, by this question they implicitly will consider in Thursday's conference: Should they review – the answer is yes – a decision by a lower court that evidently skipped history class the day the teacher explained that a huge defect of the Articles of Confederation was the states' powers to impede the free flow of interstate commerce? This led to replacing the Articles with the Constitution, which gives Congress responsibility for regulating such commerce.

Were the Supreme Court to allow the lower court's decision to stand, this would ignore a lesson the Constitution's Framers learned the hard way by living through what is called the "critical period" of U.S. history. John Quincy Adams used this phrase, which later was adopted by scholars to describe the years 1781-1789, between the Revolutionary War and ratification of the Constitution, when George Washington said the states were held together by "a rope of sand."

George Will



Connecticut imposed duties on imports from Massachusetts, Pennsylvania had hostile trade relations with Delaware and, according to a historian, "New Jersey, pillaged at once by both her greater neighbors, was compared to a cask tapped at both ends."

At issue Thursday is a mundane matter – construction of an infrastructure project – and a momentous question: Should New Jersey be able to stymie the exercise of a federal grant of eminent domain power, thereby blocking construction of a pipeline to deliver approximately a billion cubic feet of natural gas per day to the Northeast, including New Jersey?

In the 19th century, every state delegated eminent domain power to private companies to produce what were then called "internal improvements" – canals, turnpikes, railroads. Congress amended the Natural Gas Act (NGA) in 1947 in response to various states' interferences with delegated eminent domain powers – e.g., Wisconsin insisted that only Wisconsin-based companies could exercise eminent domain power, and Nebraska said the power could be exercised only by companies that distributed gas within Nebraska. Congress empowered the Federal Energy Regulatory Commission (FERC) to authorize private gas companies to exercise the federal government's powers of eminent domain to secure necessary rights of way for interstate pipelines, of which there are now 2.6 million miles.

For seven decades, courts have affirmed that this delegated power can be used against state-owned property or other property in which a state claims an interest for, say, recreational or conservation purposes. (New Jersey claims an interest in more than 15 percent of its land.) However, the U.S. Court of Appeals for the Third Circuit says the NGA does not delegate to the federal government an exemption from a state's sovereign immunity under the Constitution's 11th Amendment. If you have not recently pondered this amendment, it reads:

"The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States by citizens of another state, or by citizens or subjects of any foreign state."

See the relevance to the pipeline? Didn't think so, there being none.

A district court correctly held that a pipeline company vested with the federal government's undisputed eminent domain powers "stands in the shoes of the sovereign." The Third Circuit, however, said the company seeking to build in New Jersey cannot sue the state in order to proceed with construction until the federal government explicitly delegates to the pipeline company the power to sue states.

But the 11th Amendment was ratified in 1795 primarily to preclude private-party suits that might impoverish state governments. The states lost all immunity from federal eminent domain authority when the Constitution was ratified. Under the Supremacy Clause, Congress, through the NGA and FERC, has long been delegating its eminent domain power against all property, state-owned as well as private, unless a delegation explicitly carves out exceptions.

On Thursday, when the justices gather to consider hearing the challenge to the Third Circuit's ruling, they may well wonder: Is any question ever settled in this litigious country? The question of whether the federal government is exempt from the 11th Amendment's grant of immunity to states had better be settled, considering that natural gas supplies almost a quarter of U.S. energy consumption, and that innumerable infrastructure projects of all sorts depend on the exemption.

Benjamin Franklin supposedly described New Jersey as a valley of humility between two peaks of conceit, New York City and Philadelphia. This state has another humiliation coming.

George Will's email address is georgewill@washpost.com.

HISTORY

Today is Tuesday, June 30, the 182nd day of 2020.

Today's Highlight in History:

On June 30, 1971, the Supreme Court ruled, 6-3, that the government could not prevent The New York Times or The Washington Post from publishing the Pentagon Papers.

On this date:

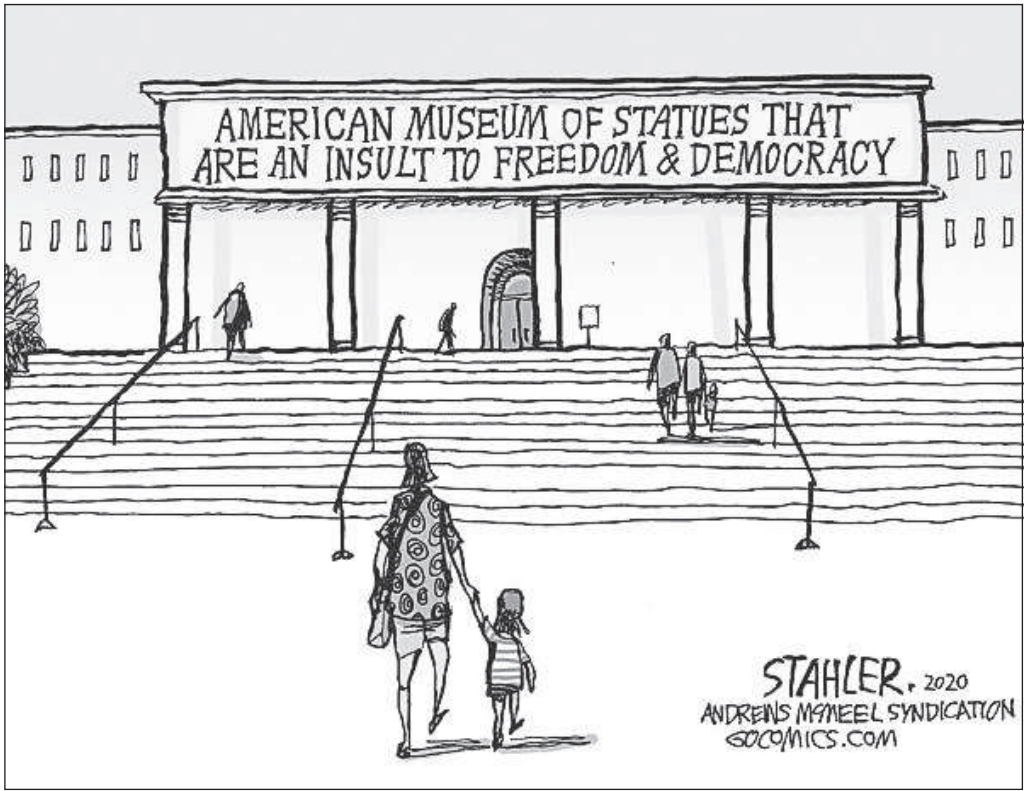
In 1934, Adolf Hitler launched his "blood purge" of political and military rivals in Germany in what came to be known as "The Night of the Long Knives."

In 1958, the U.S. Senate passed the Alaska statehood bill by a vote of 64-20.

In 1963, Pope Paul VI was crowned the 262nd head of the Roman Catholic Church.

In 1971, a Soviet space mission ended in tragedy when three cosmonauts aboard Soyuz 11 were found dead of asphyxiation inside their capsule after it had returned to Earth.

In 1982, the proposed Equal Rights Amendment to the U.S. Constitution expired, having failed to receive the required number of ratifications for its adoption, despite having its 7-year deadline extended by 3 years.



Farewell, Teddy

As beauty exists in the eye of the beholder, so does the ugliness of a statue.

Latest to the list of soon-to-be fallen monuments is one of President Theodore Roosevelt, who has presided over the entrance to New York's

Kathleen Parker



American Museum of Natural History for the past eight decades. Set high on his steed and bookended by a Native American and an African warrior, both below on foot, the sculpture is supposed to represent Roosevelt's love of hunting and his dedication to conservation, both facets of his successful presidential mission to create our national park system.

But in the midst of today's era of outrage, his legacy is being viewed in a different, more-modern light. With passions fully engaged after the death of George Floyd in police custody everything is in question and some, it would seem, want to delete history altogether.

At whose expense did Roosevelt collect all those trophies on his hunting expeditions, is the question of the moment. And, by whose disenfranchisement and suffering were our beautiful parks created? Real people lived in some of those spots before ticket takers deployed at the garden gates. But so have real people lived in every place and time throughout history. Should we

pretend otherwise? Or, should we review the past through a filtered lens of today's woke-fullness? It's one thing to be informed and mindful; quite another to be perpetually wounded and vengeful.

Had the two other men accompanying Roosevelt also been on horseback, would the statue have been more acceptable? I wonder. As it stands, activists as well as the museum itself, have decided that the trio's hierarchical construction implies superiority and servitude. In fact, the standing men were supposed to represent guides in the places Roosevelt liked to hunt and survey. They were helpers, in other words, not slaves, but never mind. Historical accuracy is no obstacle to self-absorbed nihilism.

Thus, the consensus among the chosen few is that Roosevelt was a white supremacist, racist-colonialist, who exploited indigenous peoples and robbed them of their homelands. The headline on a recent Smithsonian Magazine story about the statue seals the deal for resistant minds: "The racist statue of Theodore Roosevelt will no longer loom over the American Museum of Natural History."

Hurrah, I guess. I've walked past that statue dozens of times and never much liked it. Too much testosterone for my druthers. And, frankly, I'm not a fan of great white hunters off on safari to exploit the life and native species of lands not their own, assisted by local talent who are treated as servants. By that standard,

of course, there would be no male statues anywhere on the planet, given women's inferior status throughout the bulk of history. For every Cleopatra, ruling from her barge, there have been millions of women beaten or stoned to death by men, often guided by dogma created by men in the first place. Just sayin'.

The world hardly needs to concern itself with my personal preferences, a concept I wish others would embrace. I'm constitutionally averse to depictions of suffering, human or animal. And, yet, I've learned much more from art books and museums about life and history than from all my years in public-school classrooms. Some art deeply offends me, is hard for me to look at, and is nothing I'd ever want to hang on a wall. But I don't feel compelled to destroy it. Civilization, at least as practiced here, provides lawful means to change what we don't like. While vandalizing or destroying objectionable property may provide a momentary release, nothing good comes from letting loose the dogs of anarchy.

The protests, by focusing their attention on destroying monuments, have moved past the death of George Floyd. As a nation, we may be ready to let go of monuments to our past divisions; I know I am. There is value in purging the landscape of a past that continues to sow division. But there's no erasing history if we hope not to repeat it.

Kathleen Parker's email address is kathleenparker@washpost.com.

Couple continues drifting after birth of surprise baby

DEAR ABBY: I have been with my husband since 2009. In 2017 we had a surprise baby, who is now 2 years and 9 months old. Connecting as a couple was getting difficult before the pregnancy, but now that we have this cute, extremely energetic child, we don't connect at all. If I don't ask for a kiss, I don't get one. If I don't ask for sex, it would never happen. I have to initiate everything.

Dear Abby



I have mentioned this issue many times but nothing changes. The only conversation he wants to have is about the news or what he did at work. If I try to talk about anything else, he gives me brief answers and moves to a different subject. I'm bored in this marriage and tired of not getting any kind of romance at all. Help! – Roommate Or Romance?

DEAR R. OR R.: Your husband may be as overwhelmed by parenthood as you are, and concerned about providing for this "surprise" baby, which is why he has distanced himself. Your relationship could also have been winding down before your pregnancy happened. I am not sure a regularly scheduled date night can bring you two back in sync, but a licensed marriage and family therapist may be able to reopen the lines of communication between you.

DEAR ABBY: I am hoping for advice regarding my relationship with my father and his children. I met my dad and his much younger second family when I was 24. I have never felt close to any of them, and 10 years later, nothing has changed.

Dad lives across the country and is now terminal because of his alcoholism. My siblings are telling me I need to see him before he dies. I don't feel an obligation to do that, but I also feel guilty for not feeling bad.

I don't feel much connection with my siblings either, and am pretty sure that once my father passes, communication will cease completely. Should I reach out and try to rekindle a relationship before he passes? Do I owe him that? – Uncertain In Maine

DEAR UNCERTAIN: It may be a little late to rekindle a relationship with your father, who was absent during such a large chunk of your life. This may be the reason you aren't grieving his approaching death. That said, if there is anything you feel you might like to say to your father that has not been said – and I'll bet there is plenty – it might be in your own best interests to have a final conversation or two with him. It's not that you owe it to him; you owe it to yourself.

DEAR ABBY: My niece is being married very soon. I wasn't invited to her originally planned church wedding, but due to the coronavirus, she's now doing a Zoom wedding, and I have received an electronic invitation. Should I send her a wedding gift or is it not required/expected since we weren't included in the original wedding plans? – Timely Dilemma In Massachusetts

DEAR T.D.: If you want to maintain a relationship with your niece, send her a gift with a sweet note wishing her a lifetime of happiness with her new spouse. If not, then decline.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

CROSSWORD

ACROSS

1 Pfc. boss
4 Sink part
8 Network
11 Fleece
13 Quasimodo's creator
14 Cassowary kin
15 Not pro
16 News article
17 Face the target
18 Kitchen gadgets
20 Shopping plazas
22 Throw in
23 Single no more
24 Whim
27 Upholstery fabric
30 Sacred bird of Egypt
31 Refusals
32 Artfully shy
34 Entreat
35 Mire
36 Isle off Sicily
37 King's place
39 Charley horse

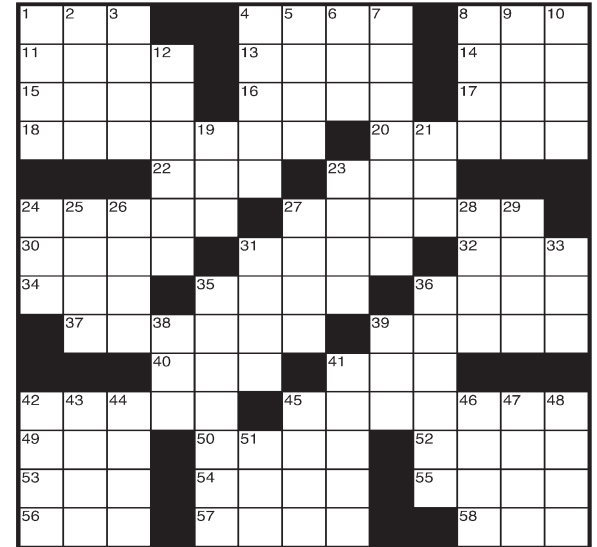
40 "Friends" network
41 Shogun's yes
42 Coca-Cola rival
45 Defiled
49 Set down
50 Back muscles, for short
52 Busy European airport
53 Get wrong
54 Composer — Satie
55 Windstorm
56 Malt brew
57 Knights of the realm
58 Proof ender

DOWN

1 Exchange one thing for another
2 Absent
3 Shopping bag
4 Bronze medalist's place
5 Deep tracks
6 ID info
7 Saddle horns

8 Have on
9 Put out heat
10 Work shirkers
12 Fragrant shrubs
19 Ben & Jerry rival
21 Hubbub
23 Pay period
24 Small untruth
25 Help a crook
26 Almost, in verse
27 Sotto —
28 Home of the Bruins
29 Thieves from
31 Now, to Caesar

33 Candel goody
35 Modern sculptures
36 Novel closer
38 Hosp. workers
39 — ammoniac
41 Shucks corn
42 Urgent request
43 British peer
44 Fiery heap
45 Cook in a wok
46 Baghdad's country
47 She, in Cherbourg
48 Tinted
51 Jackie's second



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SUDOKU

DIFFICULTY RATING: ☆☆☆☆☆

			8	2	4	1	9		5
9				8	6			7	
						3	8		6
				5			2	1	
3	1	4	6	9	2		5	8	7
	8	5			7				
5		9	1						
	2			5	6				4
1		6	4	2	9	3			

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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

1	2	5	9	3	8	7	4	6
3	4	7	1	6	5	9	8	2
8	6	9	4	7	2	3	5	1
5	3	1	7	8	6	4	2	9
9	8	2	5	1	4	6	7	3
4	7	6	3	2	9	5	1	8
7	1	8	6	4	3	2	9	5
6	9	4	2	5	1	8	3	7
2	5	3	8	9	7	1	6	4

JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

EUNOC

VGLAE

YOKEND

DLEAPD

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Print your answer here:

Saturday's Jumbles: WAIVE ODDLY WHINNY SMOGGY
Answer: The kids wanted to play baseball. Luckily, there were plenty of — GLOVES ON HAND

Answer to Previous Puzzle



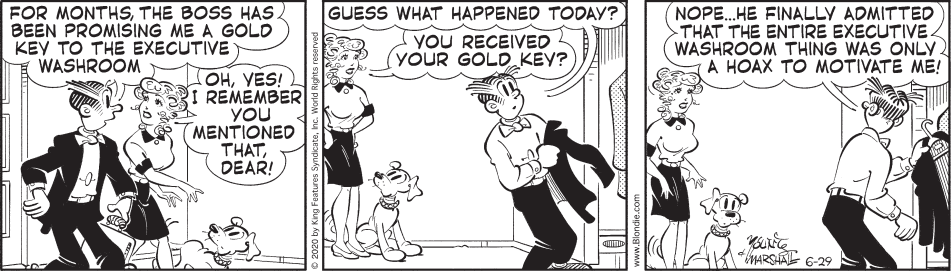
8 Have on
9 Put out heat
10 Work shirkers
12 Fragrant shrubs
19 Ben & Jerry rival
21 Hubbub
23 Pay period
24 Small untruth
25 Help a crook
26 Almost, in verse
27 Sotto —
28 Home of the Bruins
29 Thieves from
31 Now, to Caesar

33 Candel goody
35 Modern sculptures
36 Novel closer
38 Hosp. workers
39 — ammoniac
41 Shucks corn
42 Urgent request
43 British peer
44 Fiery heap
45 Cook in a wok
46 Baghdad's country
47 She, in Cherbourg
48 Tinted
51 Jackie's second

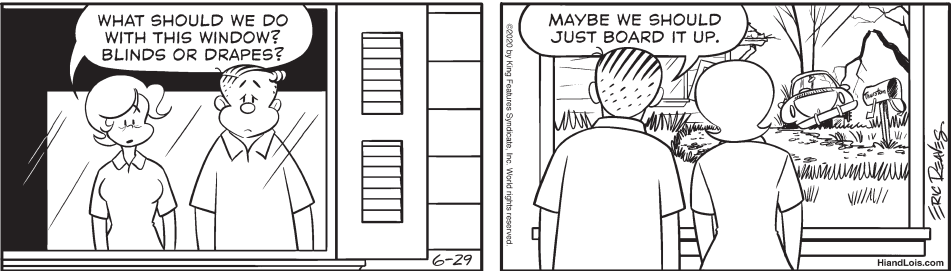
BEETLE BAILEY



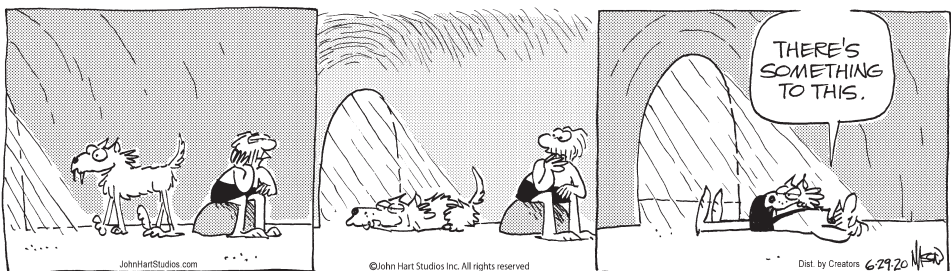
BLONDIE



HI & LOIS



BC



WIZARD OF ID



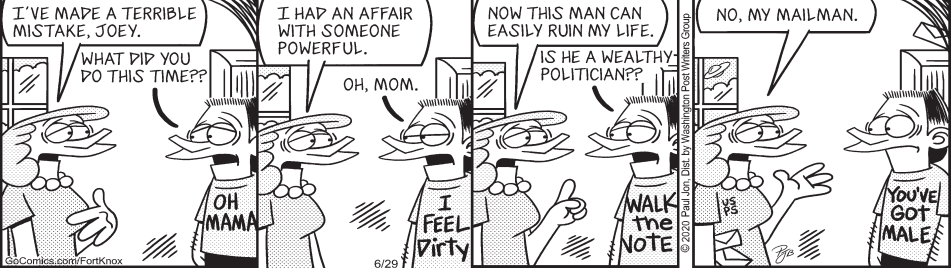
DILBERT



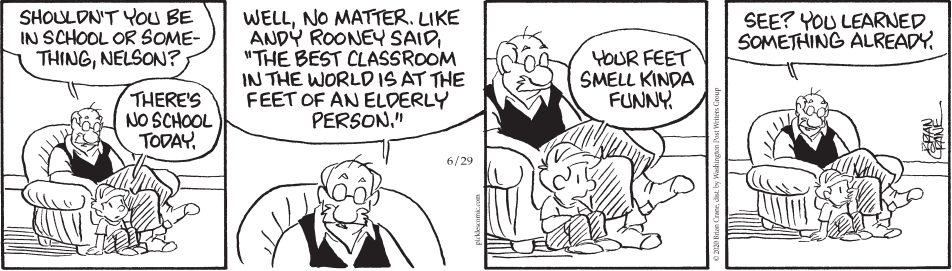
GARFIELD



FORT KNOX



PICKLES



God has made man in His own image

Q: By my own bad choices and self-will I've wrecked my life. There's no way to start over again, is there? – B.C.

A: An outstanding businessman once said, "My life is a complete wreck. I've spent so much money on psychiatrists – they cannot patch me up. I'm too far gone to save. The only hope for me is if God would remake me."

The words of the great prophet Jeremiah come into view: "Then I went down to the potter's house, and there he was, making something at the wheel. And the vessel that he made of clay was marred in the hand of the potter; so he made it again into another vessel, as it seemed good to the potter to make.... [And God said,] 'Look, as the clay is in the potter's hand, so are

you in My hand'" (Jeremiah 18:3-6).

This is a vivid picture of life. Jeremiah portrays God as the divine potter and man as the clay that the Master Artist makes into a vessel of usefulness. But in the process, the vessel becomes marred – a flaw appears in the work – and tenderly the skilled Craftsman of life refashions it to His own liking.

What an accurate portrayal of people! We, like that vessel, were made of earth. The Bible says, "The Lord God formed man of the dust of the

ground, and breathed into his nostrils the breath of life; and man became a living being" (Genesis 2:7).

Then man, in his pride and self-styled wisdom, claims that he's self-created, devising all sorts of theories to convince himself that he came into being independent of Almighty God. But despite all his claims, there's no evidence. God has made man in His own image, and we're all the workmanship of the Creator. When we put ourselves in the hands of God, He'll make us new creations.

CELEBRITY CIPHER

by Luis Campos

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

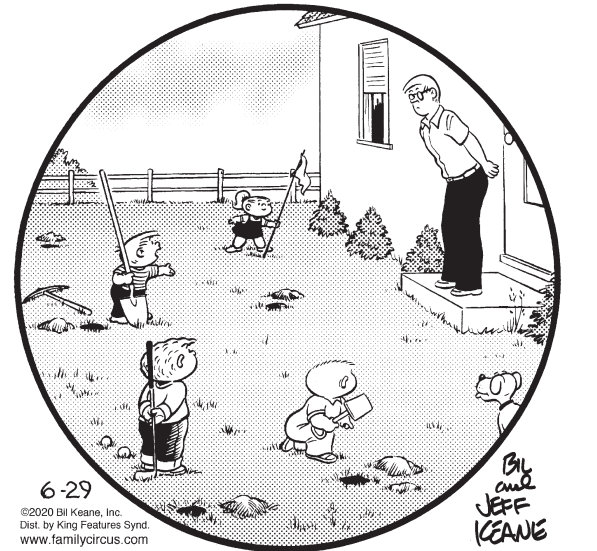
"NJ ARCP ZNJV KCPBD RCK KRI V
SRRH ... NK'D U SRRH KONBS KR
KCPB UPRCBH UBH XUMV NK GRPM JRP
RKOVPD." — XRPSUB JPVVXUB

Previous Solution: "If you do build a great experience, customers will tell each other about that. Word of mouth is very powerful." — Jeff Bezos

TODAY'S CLUE: T sjenba Z

THE FAMILY CIRCUS

By Bil Keane



6-29 ©2020 Bil Keane, Inc. Dist. by King Features Synd. www.familycircus.com

"We're buildin' a golf course."

Boyfriend’s sudden ghosting causes hurt and confusion

DEAR ABBY: I am dealing with the worst heartbreak ever. I don’t know what I did to make my boyfriend stop liking me. He won’t talk to me or text me back, and now he has blocked me on Facebook. One minute he said that he would always hang out with me and the next he told me to stop messaging him and blocked me. All of this has made me go out of control, and now I want to hate on everyone. How can I stop this awful hurt? – Love Hurts In Oregon

DEAR LOVE HURTS: Before I answer that question, I want to weigh in on your signature, “Love Hurts.” What I need to impress upon you is, love DOESN’T hurt. Real love makes people feel BETTER.

It’s time to stop asking yourself what you did wrong to be getting the treatment he is doling out. Allow me an educated guess: He may feel guilty because he met someone else and doesn’t have the courage to own up to it. Time will tell if I’m right.

The way to soothe this ache and refrain from lashing out at others would be to remember they are blameless. By taking your pain out on them, you are isolating only yourself. Get rid of any mementos that remind you of him. If a song reminds you of him, don’t play it again. Keep yourself busy. Focus on other things and talk with your friends and family about your feelings. If you do, you will soon realize that others have experienced the same disappointment you have. And, above all, remember that although this experience may have been romantic for a while, it has run its course.

DEAR ABBY: I am at my wits’ end with my husband. I have a vision impairment as a result of ocular cancer, and he refuses to stop making fun of me about it. He teases me constantly about being blind, about not being able to read, and about how bad my eyes are.

My eyes ARE very bad, some days much worse than others, but I’m not totally blind. And, Abby, I can read – just not the way I used to. When I tell him it hurts my feelings, he either gets angry at me for being “too sensitive” or brushes it off because he’s “just being honest.”

He is very religious, and I have thought about reaching out to his pastor about this because it bothers me so much, but I’m agnostic and don’t have a relationship with him. It hurts me, but it’s almost worse because our daughter watches it, and I don’t want her to think it’s OK for her daddy to bully me like this. – Challenged In Tennessee

DEAR CHALLENGED: You are NOT too sensitive, and your husband is NOT just being honest! He may be punishing you because you had the nerve to get ocular cancer, or he may simply have a sadistic streak. This is not how good Christians behave; it is how hypocrites do.

That you are an agnostic – many intelligent and pious individuals are, by the way – should not stop you from having a conversation with your husband’s pastor. However, even if the pastor were to craft a sermon on the subject, I doubt it would change your husband’s behavior. If you are going to continue in this marriage, you must find a way to change the way you react to the mistreatment you are receiving. Perhaps once he finds he can’t get the reaction he’s looking for, he will stop.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Dear Abby



CROSSWORD

ACROSS

- 1 One of us
- 4 201, to
- 7 Wade across
- 11 Name tags, e.g.
- 12 Soprano — Gluck
- 14 Jai —
- 15 Bakery item
- 16 Short rests
- 17 Brief upturn
- 18 Family cars
- 20 Tossed greens
- 22 Come unzipped
- 23 Breeze through
- 24 High mark (hyph.)
- 27 Waste time
- 30 Territory
- 31 Greenish mineral
- 32 Add — (extras)
- 34 Go in haste
- 35 Scarpetta and Starr
- 36 Be a sign of
- 37 Bits of sand

39 Car wash step

- 40 Ryan or Tilly
- 41 Pat on
- 42 Enjoy, slangily
- 45 Tailor’s measure
- 49 Office assistant
- 50 Camera’s eye
- 52 By way of
- 53 Unkempt one
- 54 Sandwich cookie
- 55 Tick off
- 56 Queen of Olympus
- 57 Provide weapons
- 58 Strong alkali

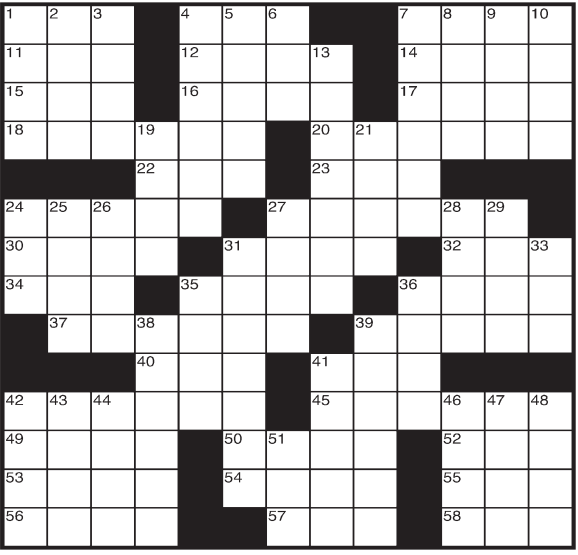
DOWN

- 1 Kennel sounds
- 2 Comics pooch
- 3 Manipulated
- 4 Large blossoms
- 5 Hug tightly
- 6 Brat
- 7 Legendary

Answer to Previous Puzzle



- 8 Earthenware jar
- 9 Surprise attack
- 10 Ladies
- 13 Falls upon
- 19 Water, in Baja
- 21 “Who Made Who” rockers
- 24 Murmur of content
- 25 Stuffed shirt
- 26 Suggestive look
- 27 Calendar units
- 28 Minnesota bird
- 29 Draws to a close
- 31 Hybrid citrus
- 33 Visit
- 35 Ukraine’s capital
- 36 Overall fronts
- 38 It multiplies by dividing
- 39 Rescue price, maybe
- 41 Restaurant patron
- 42 Deep cut
- 43 Exasperate
- 44 Fragrance
- 46 Harmful
- 47 Ethereal
- 48 Invent
- 51 Time span



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SUDOKU

DIFFICULTY RATING: ★☆☆☆☆

		1		4	6	3		
	4	3	7		9			6
	9		1	5		8		
	1		9			4		3
4	8			6			1	7
3		9			4			6
		5		3	7			9
7			5		8	6	3	
		8	6	2		7		

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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION								
7	6	8	2	4	1	9	3	5
9	3	2	8	6	5	4	7	1
4	5	1	9	7	3	8	2	6
6	9	7	5	8	4	2	1	3
3	1	4	6	9	2	5	8	7
2	8	5	3	1	7	6	4	9
5	4	9	1	3	8	7	6	2
8	2	3	7	5	6	1	9	4
1	7	6	4	2	9	3	5	8

JUMBLE

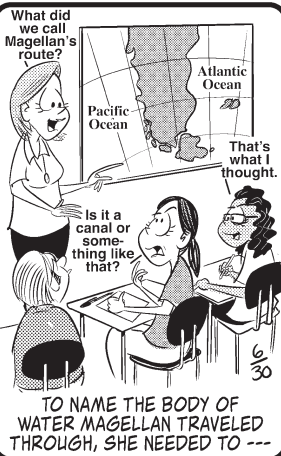
Unscramble these Jumbles, one letter to each square, to form four ordinary words.

NTIJO
SYKAH
TBRITE
PURTAB

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THAT SCRAMBLED WORD GAME

By David L. Hoyt and Jeff Knurek



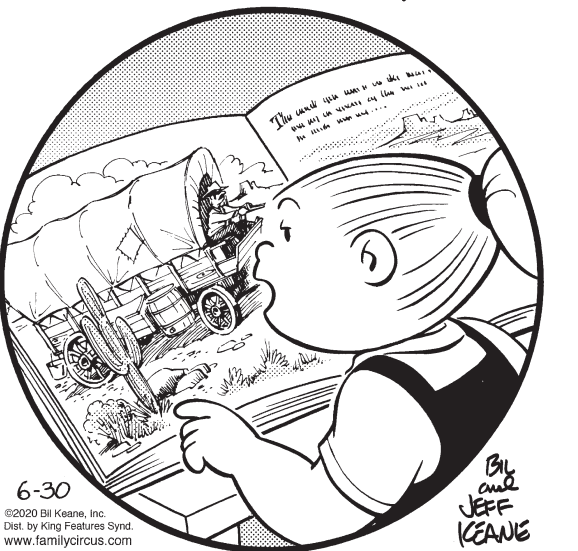
Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

(Answers tomorrow)

Yesterday’s Jumbles: OUNCE GAVEL DONKEY PADDLE
Answer: When she signed her property over to become a park, they thanked her for her — GOOD DEED

THE FAMILY CIRCUS

By Bil Keane

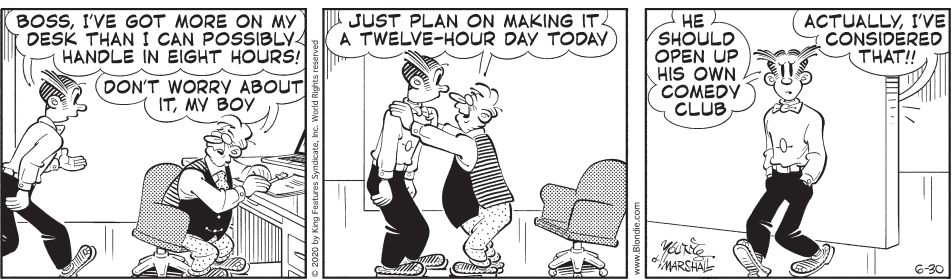


“How did the pioneers ever get across the freeways in those wagons?”

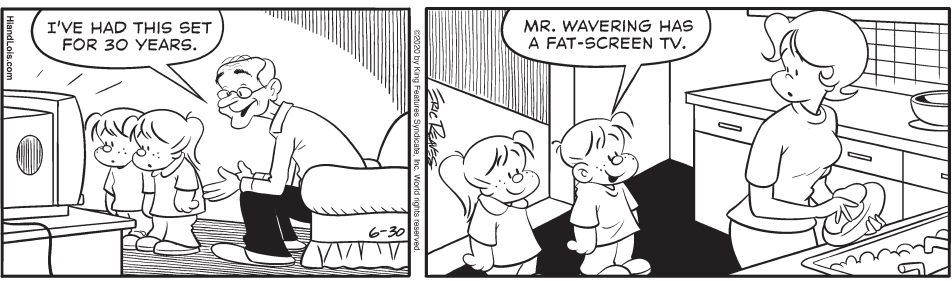
BETLE BAILEY



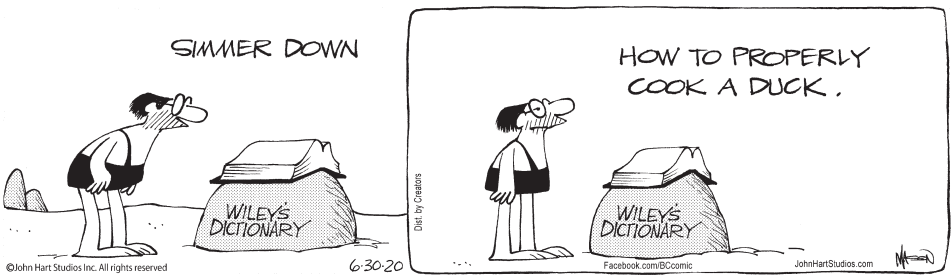
BLONDIE



HI & LOIS



BC



WIZARD OF ID



DILBERT



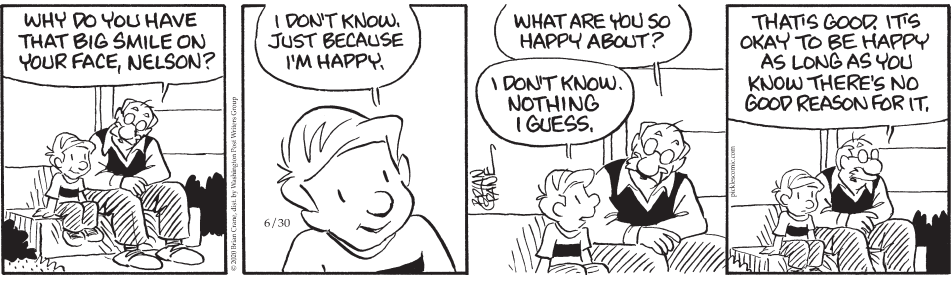
GARFIELD



FORT KNOX



PICKLES



An uncontrolled life is an unhappy life

Q: A medical journal carried a story about a frequently missed diagnosis called “Soul Sickness.” Some physicians stated that the cure is to restore the patient’s hope. How is this possible? – R.H.

A: The human body is the house in which the soul resides temporarily. The soul is never completely satisfied and happy here, because the soul is not home yet. The true home of the soul is with Christ.

The Bible teaches that everyone has a soul (spirit) with certain attributes such as conscience, memory, intelligence and consciousness. Your soul is the real you. But one day our bodies will go to the grave, but our souls live on.

“Then the dust will return to the earth as it was, and the

spirit will return to God who gave it” (Ecclesiastes 12:7). Jesus said our souls are more valuable than all the rest of the world put together. Why then do people spend so much time and energy pampering body but ignore the soul? It only leads to spiritual starvation and malnourishment. God is calling out to all people to take care of our souls – the inner self – by receiving Him into our lives and feeding on the Word of God; letting His Spirit transform us from within.

God knows that an uncon-

trolled life is an unhappy life, so He puts reins on our wayward souls that they may be directed into the paths of righteousness. Someday life will be over, no matter how much attention we give to our health. Will we look back with regret, because we nourished our bodies but starved our souls?

“Humbly accept the word God has planted in your hearts, for it has the power to save your souls” (James 1:21, NLT). This is true hope that only comes from the love of God.

CELEBRITY CIPHER

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

“NXNK PSWFHN TSV USD HSNZ JHKSGG
GSZNASBU SPHN FP J VTFEN USD
GTSDEBP’W TJXN ZNGGNB VFWT?
WTJW’G ZN.” — HEFPW NJGWVSSB

Previous Solution: “If your life turns out to be good ... it’s a good thing to turn around and make it work for others.” — Morgan Freeman

TODAY’S CLUE: a sɪmblə

ANNOUNCEMENTS

Card of Thanks

Marion, IN
To the people of Hospice- Thank you for taking care of my husband, Virgil Bullard. You did a great job! Love, Betty Bullard

GARAGE/ ESTATE SALE

Garage/Estate Sales

Wabash, IN
Moving Sale
Friday, July 3rd, 8-4; 279 Birchwood Court Furniture, Bedding, Pictures, Odds and Ends

EMPLOYMENT

Administrative

The City of Marion will be accepting applications through Wednesday, July 8, 2020 for the following position:

City of Marion Building Department is seeking applicants for a full-time Secretary.

Job responsibilities: Provides administrative and clerical support for Code Enforcement and Building Department; receives and pro-

Professionals

The City of Marion will be accepting applications through Wednesday, July 8th, 2020 for the following position:

The City of Marion is seeking an energetic, self-motivated individual for a full-

Legals

The Town of Lagro is accepting open bids at the Town Hall from June 25, 2020 (8:00-11:30 & 1:30-3:30pm) thru July 13th at 3pm for a 2004 Chevy 3500 dually with dump bed, 138014 miles, 8.1-liter engine, floor board initiate 4X4, Aristocrat 8ft electric hydraulic dump bed, color: red/white. Stop by town hall to make bid. Town Council reserves the right to reject any bid. Town meeting on July 13th @ 6pm bid results will be announced. HSPAXLP.06/30/2020,07/07/2020

Legals

NOTICE OF PUBLIC HEARING ON PROPOSED AMENDMENTS TO THE WATER UTILITY ORDINANCE FOR THE TOWN OF LAGRO, INDIANA
A public hearing will be held by the Town Council for the Town of Lagro, Indiana (the "Town"), at the Town Hall, 230 Buchanan Street, Lagro, Indiana 46941, commencing at 6:00 p.m. on Monday, July 13, 2020. At the hearing, users of the Town of Lagro water-works, owners of properties served or to be served by the Town of Lagro's water utility, and other interested persons, may be heard concerning amendments to the current Water Utility Ordinance introduced and discussed by the Lagro Town Council at its last regular meeting on June 8, 2020. The proposed Ordinance making said amendments, if adopted, after final reading, will become effective immediately. The complete text of the proposed Ordinance amending the current Lagro Town Water Utility Ordinance is available for examination and copying at the Office of the Clerk/Treasurer at the Lagro Town Hall, 230 Buchanan Street, Lagro, Indiana 46941 during normal business hours and will be available at the public hearing.
The amendments set forth in the proposed ordinance consist of the following:
1) Required payment of deposit of One Hundred Fifty Dollars (\$150.00) upon opening of an account and initiating water service, or if service is discontinued, and reinstated, for any reason.
2) Required payment of a Twenty-five Dollar (\$25.00) fee to reconnect service if water service is discontinued because of non-payment of account for Thirty (30) days after billing date.
3) Required provision of identifying information by the account holder upon initiating water service.
Dated this 26th day of June, 2020.
HSPAXLP.06/30/2020

Legals

Legals

TO THE OWNERS OF THE WITHIN DESCRIBED REAL ESTATE AND ALL INTERESTED PARTIES

NOTICE OF SHERIFF'S SALE

Sheriff's Sale File Number: 85-20-0016-SS
Date & Time of Sale: Tuesday, August 11, 2020, at 10:00 a.m.
Sale Location: Wabash County Sheriff's Department basement, Miami Street entrance, 79 W. Main St., Wabash, IN
Judgment to be Satisfied: \$86,309.74

Cause Number: 85D01-1906-MF-000514
Plaintiff: First Farmers Bank & Trust
Defendant: Jeffrey Craig Hipskind

By virtue of a certified copy of a decree to me, directed from the Clerk of Wabash Superior Court of Wabash County, Indiana, requiring me to make the sum as provided for in said Decree, with interest and cost, I will expose at public sale to the highest bidder, at the hour of 10:00 AM of said day as listed above, at 79 West Main Street, Wabash, IN 46992, the fee simple of the whole body of Real Estate in Wabash County, Indiana:

Lot Number Six (6), in Section A of Bonbrook Addition to the City of Wabash.

Commonly Known as: 11 Bonbrook Dr., Wabash, IN 46992-2102

Parcel No. 85-14-40-113-019.000-009

Together with rents, issues, income and profits thereof, said sale will be made without relief from valuation or appraisal laws. This Notice shall also represent service of Notice of Sale of the above-described real estate upon the owners, pursuant to requirements of IC 32-29-7-3.

Ryan Baker, Sheriff of Wabash County
By: Connie Rich, Administrative Assistant
Phone: (260) 563-8891

Township of property location: Noble
Common street address of property: 11 Bonbrook Dr., Wabash, IN 46992-2102
Property Tax ID: 85-14-40-113-019.000-009

Attorney: BARRY T. BARNES
Attorney Number: 19657-49
Law Firm: Feiwell & Hannoy, P.C.
Contact Number: (317) 237-2727
F&H Reference #: 101258F01

The sheriff's office does not warrant the accuracy of the commonly known street address. It is the buyer's responsibility to research the legal description and associated legal filings.
hspxalp

Professional

time Code Enforcement Officer.

Job responsibilities: Responsible for the enforcement of City codes and ordinances; conducts investigations and makes reports for code violations; performs other duties assigned by the Building Commissioner.

Qualifications: Any combination of education, training and experience which provides the necessary skills, knowledge and abilities to perform the work of this position; must possess valid driver's license.

To apply: Complete an application (available on our website: www.cityofmarion.in.gov) and mail to City of Marion, Attn: Human Resources, 301 S. Branson St., Marion, IN 46952.

Trucking

AUTO TECHNICIAN:
*Starting at \$18/hr & up based on experience
*Management experience a plus
*Must have own tools and toolbox
*A minimum 2yr shop experience
*Must pass background
DRIVERS:
*Must be over 21 years of age
*Must be able to pass DOT physical
*Experience preferred but will train the right person
*Must have clean background & driving record
WE OFFER:
* Company matched IRA Retirement Benefits
*Paid vacations
*Paid holidays
*Paid uniforms
*No Weekends
MUST APPLY IN PERSON

To apply: Complete an application (available on our website: www.grantcounty.net or pick up at GCSD 214 E 4th St. Marion, IN Application deadline 4:00pm July 27, 2020 Contact: 765-662-9836 Ext 2144

Employment Information

Juvenile Detention Officers
Interested applicants must report to Work One for testing prior to picking up an application from the Sheriff's Office
Contact: 765-662-9836 Ext 2114

PETS

FARM

MERCHANDISE

Auction Sales

A 106 ACRE FARM IN CASS & MIAMI COUNTIES
East side Cass County Rd 1075 East from 400 S to 450 S
AUCTION:
Wed., July 22, 2020 at 4:00 PM
LOCATION OF AUCTION: DUTCH CAFE, 6665 S. US 31, SUITE 300 PERU, IN. (DIRECTLY ACROSS THE STREET FROM ENTRANCE TO GRISSOM A.F.B.)
Doris A. Mays Estate, Seller
Corbin K. King, Atty. CRUME/ELLIS AUCTIONEERS (765) 457-8238. www.crumeellis auctioneers.com www.auctionzip.com #12250
R. Cartwright Ellis, Auction#AU01023259

General Help

Peru, IN
Wanted Someone to do Part-time Driving If Interested Call: 765-985-3312

Trucking

PAGE'S DIESEL & AUTOMOTIVE
210 N MAIN ST JONESBORO, IN.

NOW HIRING DRIVERS AND AUTO TECHNICIANS

Employment Information

GRANT COUNTY SHERIFF'S OFFICE is accepting applications for

Merit Deputy 2020 Eligibility List
Info and application at www.grantcounty.net or pick up at GCSD 214 E 4th St. Marion, IN
Application deadline 4:00pm July 27, 2020
Contact: 765-662-9836 Ext 2144

Adult Corrections Officers

General Help

Good food. Responsibly.
HIRING EVENT@PERU BACON PLANT
Wed 01 JULY 9a-1p

Must have completed application in past 90 days. *No rehires*

On the spot offers! Start \$14.25/hr+

apply at: smithfieldfoods.com/careers

EOE, including disability/ vets

Post offer drug screen, COVID & background checks required.

Smithfield participates in E-Verify.

Special Notice

BRING EVERYTHING YOU LOVE TOGETHER!

2-YEAR TV PRICE GUARANTEE
America's Top 120 Package
\$59.99 MO. 190 CHANNELS Including Local Channels!

FREE VOICE REMOTE
The Dish Voice Remote with the Google Assistant requires internet-connected devices, like a Wi-Fi device. Customer must press Voice Remote button in actual status.

FREE SMART HD DVR INCLUDED
*Requires equipment discount and includes Hopper Duo (HD) (55" discount for 24 months or Wi-Fi 211)

FREE STREAMING ON ALL YOUR DEVICES

CALL TODAY - For \$100 Gift Card
1-855-551-8162 Offer ends 7/15/20.
dish
AT&T

*All offers require credit qualification, 24-month commitment with early termination fee and eAutoPay. Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/ling or Hopper 3 55" more. Upfront fees may apply based on credit qualification.

Special Notice

Premier Foundation Solutions
FREE ESTIMATES • INSURED

We fix foundation, basement & crawl space problems
* Basement Seepage
* Yard Drainage Issues
* Crawl Space Moisture
* Basement Humidity
* Foundation Settlement
* Bowed or Buckling Foundation
* Basement Walls
* Foundation Wall Cracks
* Tuck Pointing
* Air Quality
* Sagging Unelevel Floors
* Spray Foam Insulation
* Complete Foundation and Basement Replacement
* Concrete Repair

* Wet Basement or Crawl Space
* Cracks in Foundation/Basement Walls or Floors
* Setting of Foundation
* Basement Floor or Wall Gaps

MasterCard & Visa Accepted
Financing Available

Call at 765-603-0233

Wanted to Rent/Buy/Trade

Fairmount, IN
Wanted 1944-1949 Fairmount Yearbook
Call 812-240-5723
Or Email: terrerosie@yahoo.com

Misc. Items for Sale

Peru, IN
For Sale!
- Queen Size Sled Bed \$100
- Sark Baby Grand Piano \$500
- Wurlitzer Organ \$100
- Kimvall Spin-it Piano \$100
- Pump Organ \$100
- 86' Corvette \$5,500
- Mini Chopper Mopad \$300
765-244-2604

REAL ESTATE FOR RENT

Unfurnished Apartments

MARION
1 BR 1606 1/2 W Jeffras Ave \$100/wk; tenant pays electric

1 BR 215 E 3rd St; \$150/wk; basic utilities included

2 BR DUPLEX 208 S Branson St; \$125/wk; tenant pays all utilities

2 BR 605 W 3rd St; \$140/wk; basic utilities included

2 BR 616 S Boots St; \$100/wk; tenant pays electric

2 BR 215 E 3rd St; \$170/wk; basic utilities included

2 BR 509 E Bradford St; \$165-175/wk; basic utilities included

2 BR 624 S Boots St; \$140-150/wk; basic utilities included

JONESBORO
2 BR 224 E 10th St; \$120/wk; tenant pays electric

Please call us at 765-662-1499 or visit our website if you have any questions www.hoosierrentalgroup.com

Unfurnished Apartments

MARION
2 BR 1606 1/2 W Jeffras Ave \$100/wk; tenant pays electric

1 BR 215 E 3rd St; \$150/wk; basic utilities included

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Please call us at 765-662-1499 or visit our website if you have any questions www.hoosierrentalgroup.com

Furnished Apartments

MARION
Mason Village 1 bedroom furnished apt, cable, & utilities included 1 month free internet. Starting at \$165 a week. No Pets 765-673-5000

Homes for Rent

MARION
Country home located at 3258 E 200 S, Marion 7 BR, 3 BA \$1,500/monthly tenant pays utilities currently remodeling Call Hoosier Rental Group for more information 765-662-1499

MARION
2 BR DUPLEX 208 S Branson St; \$540/mo; tenant pays all utilities

Office Space

South Marion
Nice Location

Call for our Winter Move-In Specials

765-662-3460

Unfurnished Apartments

MARION
Now leasing 1 BDR unfurnished Apts. as well as 2 BDR furnished Apts.

Short Term Leases Available

Please call Hoosier Rental Group for more information (765) 662-1499 or visit our website hoosierrentalgroup.com & click on the Castle Apartments tab

MARION
Two Story Large 2 BDR 2 1/2 Bath w/basement \$675

1 BDR 1 Bath \$500

Water, Sewer and Trash included. All electric. NO PETS

3728 Frances Slocum Trail Marion 419-394-2181

Homes for Rent

MARION
Country home located at 3258 E 200 S, Marion 7 BR, 3 BA \$1,500/monthly tenant pays utilities currently remodeling Call Hoosier Rental Group for more information 765-662-1499

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Business

CO.STARTERS Rebuild program opens the second cohort for existing businesses

This cohort will meet every Monday, starting on July 20

STAFF REPORT

CO.STARTERS has announced that it will launch the second cohort of its Rebuild program starting on Monday, July 20, according to Chelsea Boulrisse, project manager for marketing and events.

This cohort will meet from 2 to 4:30 p.m. every Monday, starting July 20.

“Over 10 weeks, existing business owners will learn and collaborate with business owners across the

country. Through virtual, live-facilitated sessions, participants will learn from business experts about key topics such as setting recovery goals, streamlining costs and the legal ramifications of a post-pandemic world. Grow Wabash County has scholarships available, through funding from the Indiana Economic Development Corporation, for GWC Investors interested in participating in the second cohort of this innovative program,” said Boulrisse.

Four Wabash County businesses have already received scholarships from Grow Wabash County utilizing, to participate in the first cohort of the CO.STARTERS Re-

build program that started on June 22.

Main View Inn, Nancy J’s Fabrics, Betty Temple, and 380 Smokehouse & Grill are representing Wabash County as part of the first national CO.STARTERS Rebuild cohort that began on June 22, that will guide business owners through the process of refocusing and rebuilding their business in the wake of the COVID-19 pandemic.

“Grow Wabash County has partnered with CO.STARTERS since 2016 to provide the Wabash County business community with innovative business programming that helps businesses looking to start, grow or now rebuild their business,” said Boul-

risse.

If local business owners or startups are interested in participating in future entrepreneurship courses utilizing the CO.STARTERS curriculum please complete the form at the link below to learn more about the available programs and get on the waitlist.

Business owners interested in participating in the second CO.STARTERS Rebuild cohort are asked to apply by 4 p.m. on Thursday, July 9 by visiting <http://members.growwabashcounty.com/form/view/20331>

Register for the waitlist by visiting <https://members.growwabashcounty.com/form/view/20329>.

COVID-19 and your credit score: Worry about it later

You’ve lost your job, or your work hours have been cut. Or maybe you’ve been furloughed and you aren’t sure if you’ll be called back to work.

Another 1.5 million workers filed for first-time unemployment insurance last week. If you are among the newly unemployed, the loss in income may have resulted in a missed mortgage or rent payment.

Michelle Singletary



You may not even be able to make your minimum credit card payment. You’re stressed. So, what are the financial issues you should be worried about?

One thing that shouldn’t sweat is your credit score. Now is not the time.

One question I’ve been getting repeatedly when I do financial segments on television and radio programs is this: How will the COVID-19 pandemic affect people’s credit scores?

Yes, I’m aware we in the personal finance space are always talking about getting and keeping a good credit score. An excellent credit score is like a super-high SAT score. You get mad respect.

So, should you worry about your credit score if you can’t pay your bills due to a job loss or reduction in income?

“You should be mindful of it and concerned, but it’s not your number one priority,” says Kate Bulger, director of business development at Money Management International, a nonprofit providing financial education and counseling services. “In the event of a job loss, income reduction, or any disruption that may mean that you miss payments, you should reach out to your creditors right away, preferably before your first missed payment. That said, your highest priorities should be applying for unemployment and reducing unnecessary expenses to preserve cash.”

It’s not that people are concerned for no reason. Your credit history and the rating you get based on how you handle your debts matters a great deal. It matters when renting, getting an auto or home loan and insurance, buying a car, and even applying to certain jobs.

Yet, Chi Chi Wu, a staff attorney at the National Consumer Law Center, says if you can’t cover all your expenses, concentrate on the important ones – rent, food, electricity, medication, and Internet service (so you can apply for unemployment insurance or look for another job).

“Worry about your basic needs first,” Wu said.

It might ease your anxiety to know that the last stimulus package – Coronavirus Aid, Relief, and Economic Security (Cares) Act – provided some protections for negative credit reporting.

If you have a federally backed mortgage, you ask for an initial forbear-

ance of up to 180 days. If additional relief is needed, you’re entitled to a 180-day extension. Interest still accrues, but fees and penalties are waived.

It’s important to note that the law requires creditors to report mortgage borrowers current to the credit bureaus is at the time they requested forbearance, they were not behind on their payments. But, if a borrower were 30 days late, for example, that status would be reported to the credit bureaus during the duration of the forbearance, essentially freezing them at that credit status, Wu said.

“Suppressing negative reporting on a COVID-related forbearance is a big protection for your credit score,” Bulger said.

The Cares Act also suspends negative credit reporting for eligible federal student loans. This means the Department of Education is supposed to report suspended payments to the major credit bureaus as if they were made on time.

You should check your credit reports to be sure any pause in payments is being correctly reported. Because of the coronavirus, the three major credit bureaus – Equifax, Experian, and TransUnion – are offering free weekly online credit reports through April 2021. Go to annual-creditreport.com to request the reports.

The Cares Act does not provide credit-reporting protections for credit card, auto or personal loans or delinquent medical bills.

“Here we are in the middle of a pandemic and there is nothing in the law to help people keep medical debt off their credit reports,” Wu said.

House Democrats have passed a \$3 trillion stimulus package, the Health and Economic Recovery Omnibus Emergency Solutions (Heroes) Act, which would extend credit-reporting protections under the Cares Act.

Under the Heroes Act, negative credit reporting would be suspended during the national COVID-19 emergency and for an additional four months afterward. It would ban the reporting of medical debt as a result of COVID-19 treatments, Wu pointed out.

For now, though, don’t count on the Heroes Act clearing Congress anytime soon. Democrats and Republicans are not in accord about the proposal. So, negotiate as best you can to pause whatever payments you can. The way credit scoring works, delinquencies have less impact over time, and paying on bills on time once your income stabilizes is the No. 1 way to improve your credit history.

“Lenders have hardship programs that can protect your credit score,” said Ted Rossman, industry analyst, CreditCards.com.

Tough times mean you have to make hard choices. Typical financial advice may not apply.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com.

COVID-related business resources available

STAFF REPORT

Webb’s Family Pharmacy to provide free masks, hand sanitizer to community

Webb’s Family Pharmacy, 103 N. Heeter St., North Manchester, will provide area residents with their choice of 10 surgical masks and one 5-ounce hand sanitizer, or two KN-95 masks and one 5-ounce hand sanitizer. This will be free – one per household. Pick up at the drive-thru. Free-will donations to help fund additional masks and sanitizers for the community will be accepted.

ISBDC offering virtual business consulting sessions

Grow Wabash County will continue to partner with the Indiana Small Business Development Center (ISBDC) to offer free, virtual confidential business consulting. Business advisors Wes Shie and Billie Wunderlich, are here to be that resource for Wabash County businesses. Appointments with Shie and/or Wunderlich may be scheduled through their emails. Shie may be reached at wshie@isbdc.org and Wunderlich may be reached at wunderlich@isbdc.org. You may also make arrangements by calling 260-481-0500. After the quarantine has lifted in Indiana, Shie and Wunderlich will host in-person appointments every third Thursday of the month at the Grow Wabash County office, 214 S. Wabash St. Learn more about these free business consultations and other entrepreneurship supports offered through Grow Wabash County at growwabashcounty.com/entrepreneurship. For more information, visit <https://isbdc.org/services/>.

T-shirts to benefit small businesses, individuals

Individuals will have the opportunity

to purchase an exclusive T-shirt online and 100 percent of the proceeds will be used to help struggling small businesses and individuals in Wabash County. Visit Wabash County has partnered with a local company, Spirit Wear, to offer a unisex T-shirt in sizes Small to 4XL to promote the slogan “Better Together.” Four colors will be offered: vintage black, rust, deep teal and fuchsia. The tees are just \$20 each, including tax and shipping. To purchase a “Better Together” Wabash County T-shirt, please visit www.visitwabashcounty.com or visit the Visit Wabash County Facebook page. The T-shirts will be shipped directly to the provided address.

Hotline open for businesses, industries with COVID-19 questions

The Critical Industries Hotline will be reachable by calling 877-820-0890 or by emailing covidresponse@iedc.in.gov.

Grow Wabash County launches COVID-19 business impact survey

Grow Wabash County created a survey in partnership with several local organizations to collect information to gauge the local impact to all of our business community. The survey may be found by visiting <https://tinyurl.com/vsvmv4b>.

Wabash Marketplace announces Business Interruption Loan

Members of Wabash Marketplace man apply for the Business Interruption Loan. There are no application fees and the loan offers up to \$5,000 for a maximum term of 24 months. Those interested in the loan program are encouraged to review the loan details on the homepage of www.wabashmarketplace.org.

The next step is to email info@WabashMarketplace.org or leave a message at 260-563-0975.

SBA offers small businesses financial assistance

Small businesses are eligible for financial assistance under the U.S. Small Business Administration (SBA)’s Economic Injury Disaster Loan program for small businesses impacted by the COVID-19 outbreak in Indiana. To apply for loans, visit SBA.gov/Disaster Contact 800-659-2955 or disaster customerservice@sba.gov with questions. Deadline to apply is Dec. 18.

Grow Wabash County ready to help businesses, nonprofits

Businesses and nonprofits with questions may email info@growwabashcounty.com or call 260-563-5258. For more information, visit www.growwabashcounty.com/contact-us/covid-19-resources/.

Businesses may register for ‘Curb-Side Pick Up’ for free

Businesses may register for “Curb-Side Pick Up” for free. For more information, visit www.wabashmarketplace.org. For more information, email andrea@wabashmarketplace.org or call 260-563-0975.

Wabash Marketplace donations of \$250-plus to be applied to others in need

Any donations of \$250 or more will be applied towards 2020 membership dues for nonprofits and small businesses in need. For more information, visit <https://www.wabashmarketplace.org/online-payments.html>.

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

The IRS just made it easier to take out a loan or withdraw money from your retirement account

By MICHELLE SINGLETARY

With unemployment still high, no agreement on a second round of stimulus payments, and the extra \$600-a-week jobless benefit ending next month, the IRS has made it easier for people to pull money from their retirement plans without a costly penalty.

The Cares Act includes several provisions that cover retirement accounts. The act temporarily increases how much Americans can borrow against their retirement plans, and it waives the customary penalty for early withdrawal of retirement funds. The relaxed rules for retirement plans initially apply to individuals directly impacted by COVID-19 – those who have tested positive for the coronavirus or who have a spouse or dependent who has become ill.

New guidance from the IRS widens the category of who can tap their retirement plan. Essentially, any plan participant who has been financially impacted by the pandemic or has someone living with them who has been financially affected can now take advantage of tax-friendly provisions of the Cares Act. So, for instance, a plan participant can with-

draw money or take out a loan even if that person is still employed but a spouse is out of work because of COVID-19.

If you’re younger than 59½, you’re ordinarily subject to a 10 percent early withdrawal penalty, in addition to income tax, if you remove money from an IRA, 401(k) or 403(b) retirement account. The penalty is there to discourage people from tapping their retirement accounts before they retire.

However, under the Cares Act, if you have experienced financial hardship related to the pandemic, the 10 percent penalty is waived for distributions up to \$100,000. The waiver only covers withdrawals made in 2020. Hardship withdrawals are not subject to the usual federal requirement that 20 percent of withdrawn retirement funds be withheld to cover taxes. Instead, individuals have up to three years to pay those taxes.

If an employer allows an employee to borrow from their retirement plan, the Cares Act has increased the limit of that loan to \$100,000 from \$50,000. And payments on both new and existing loans can be deferred for a year. Interest will continue

to accrue, but the term of the loan can be extended to account for the payment pause. Another provision allows you to borrow up to 100 percent of your vested amount, which is the portion of your retirement fund that belongs to you, rather than your employer. The Cares Act has waived the rule that limits retirement plan participants to borrow no more than 50 percent of their fully vested balance or \$50,000, whichever sum is less.

The Cares Act lays out who is eligible for these pandemic-related benefits. Individuals are covered if they contract the virus, and also if they experience adverse financial consequences as a result of being quarantined, furloughed or laid off, or have their work hours reduced.

The law gives the Treasury Department authority to determine other factors that might allow someone to take advantage of the new rules. In Notice 2020-50, the IRS expanded the benefit categories to include “any member of the individual’s household” who has lost a job or income or had an employment offer rescinded. It even applies to someone who has had a delay in the start date for a job. This might

include a spouse, live-in partner, or an adult child who has moved back home. For purposes of applying these expanded rules, “a member of the individual’s household is someone who shares the individual’s principal residence,” the guidance says.

Allowing more Americans to access funds from their retirement plans is a good thing, said Robert Seltzer, a California-based financial planner and certified public accountant who has a lot of clients in the entertainment business who are not working. “I think it’s really hard to find someone who hasn’t been impacted,” he said.

Here are other situations that are covered under the Cares Act:

■ You’re unable to work for lack of child care

■ You’ve had to close or reduce the hours of a business

■ Your self-employment income has been reduced

It’s important to note that employers are not required to change the provisions of their retirement plans to allow for the benefits provided by the Cares Act. The IRS also clarified that administrators of retirement plans can establish procedures to identify which withdrawals are considered coronavirus-related.

Do Just One Thing

If you have a hard time remembering to water your houseplants, here’s a little trash-to-treasure idea that can help them live a little longer. When you report your houseplant, add a few broken-up natural wine corks to the soil. The corks are both biodegradable and highly absorbent, meaning

they’ll retain water in the soil like a sponge. But unlike most sponges, which are not natural, these will break down over time. And when they do hold onto excess moisture, they’ll gently release it into the soil, helping to extend the time between waterings.

- Danny Seo